

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Lois M Smith  
Debtor

Case No. 13-04105-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 16

Date Rcvd: Jun 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2018.

db +Lois M Smith, 7 Hemlock Ct, Hershey, PA 17033-9531  
4359194 +American Express, c/o Nationwide Credit Inc, PO Box 26314, Lehigh Valley, PA 18002-6314  
4359198 Chase, PO Box 9001020, Louisville, KY 40290-1020  
4359197 Chase, PO Box 24696, Columbus, OH 43224-0696  
4402516 +JPMorgan Chase Bank, N.A., Chase Records Center, Attention: Correspondence Mail,  
Mail Code: LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
4423514 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail,  
700 Kansas Lane, Monroe, LA 71203-4774

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 18 2018 18:53:24  
BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, FL 33146-1837  
4411631 +E-mail/Text: bncmail@w-legal.com Jun 18 2018 18:53:20 ALTAIR OH XIII, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4385820 EDI: BECKLEE.COM Jun 18 2018 22:58:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
4359195 EDI: BANKAMER.COM Jun 18 2018 22:58:00 Bank of America, PO Box 15019,  
Wilmington, DE 19886-5019  
4971827 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 18 2018 18:53:24  
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,  
4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837  
4971826 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 18 2018 18:53:24  
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, Florida 33146-1837  
4359196 EDI: CAPITALONE.COM Jun 18 2018 22:58:00 Capital One, PO Box 71083,  
Charlotte, NC 28272-1083  
4359199 EDI: CHASE.COM Jun 18 2018 22:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
4420599 EDI: PRA.COM Jun 18 2018 22:58:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4359200 E-mail/Text: bankruptcynotices@psecu.com Jun 18 2018 18:53:26 PSECU, PO Box 67013,  
Harrisburg, PA 17106-7013

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 20, 2018

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2018 at the address(es) listed below:

James H Turner on behalf of Debtor 1 Lois M Smith pat@turnerandoconnell.com  
Jerome B Blank on behalf of Creditor JPMorgan Chase Bank, National Association pamb@fedphe.com  
Jerome B Blank on behalf of Creditor JPMorgan Chase Bank, N.A. pamb@fedphe.com  
Joshua I Goldman on behalf of Creditor JP Morgan Chase Bank N.A. bkggroup@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Markian R Slobodian (Trustee) PA49@ecfcbis.com  
Thomas I Puleo on behalf of Creditor JPMorgan Chase Bank, N.A. tpuleo@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 Lois M Smith  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1214**

EIN --\_-----

Social Security number or ITIN -----

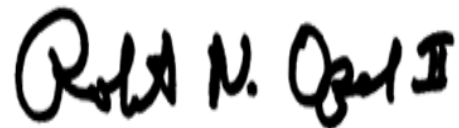
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:13-bk-04105-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lois M Smith

**By the  
court:**Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

June 18, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**